EXHIBIT "13"



ARIF S. IZMIRLIGIL, D.D.S.

4665 Nesconset Hwy. Port Jefferson Station, NY 11776

Telephone: (631) 642-1600 Fax: (631) 642-9281

Claims Administrator C/O Rust Consulting, Inc. P.O Box 2445 Faribault, MN 55021-9140 February 10, 2016

Via Certified Return Receipt Mail No: 7015 1520 0002 6826 5378

RE: My exclusion request from the proposed Settlement Class in the Almanzar Class Action, Case No: 14-CV-22586 (Moreno), Almanzar v. SPS, Inc. et al.

ATTENTION TO THE CLAIMS ADMINISTRATOR, C/O RUST CONSULTING, INC:

I, Dr. Arif S. Izmirligil, hereby request that I be excluded from the proposed Settlement Class in the Almanzar Class Action and I am "opting out" the proposed Settlement Class against SPS, Inc., Credit Suisse, Inc., SGIC; ASIC, and Assurant, Inc; because I belong to a different Class which I'll be initiating (and/or already have initiated) my own lawsuit against the defendants, SPS, Inc., ASIC, Assurant, Inc., their affiants and their attorneys in the District Court, EDNY for different causes of action against some defendants similar to the Almanzar Case, but not exactly the same defendants and not exactly for the same causes of action.

CC: David L. Singer, Esq.

Regards,

Dr. Arif S. Izmirligil,

15 Sailors Court

Miller Place, NY. 11764

(631) 928-7660

yesizm@aol.com

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